

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-29020
Dawn Mary Brown Judge: MBK
Debtor(s) 1st modified

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 04/15/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/ DMB Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 460.00 per month to the Chapter 13 Trustee, starting on May 1, 2020 for approximately 31 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,317.12
DOMESTIC SUPPORT OBLIGATION		
IRS	post-petition debt - 2019	\$4,414.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Toyota Financial Services	2006 Toyota Highlander	\$6,918.89	\$2,900.00	0	\$6,918.89	6.5%	\$7,634.05

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Metpark II, LLC (secured loan for mobile home)

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Financial Services	2006 Toyota Highlander	\$6,918.89	\$2,900.00	\$6,918.89	Interest above 6.5%

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/03/19.

Explain below **why** the plan is being modified:
adding post-petition 2019 tax debt to be paid

Explain below **how** the plan is being modified:
part 1c: adding post-petition 2019 tax debt to be paid
part 8d: allowing Trustee to make post-petition payments

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 04/15/2020

/s/ Dawn Mary Brown
Debtor

Date: _____

/s/
Joint Debtor

Date: 04/15/2020

/s/ William H. Oliver, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Dawn Mary Brown
DebtorCase No. 19-29020-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 92

Date Rcvd: Apr 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2020.

db
518499765 +Dawn Mary Brown, 700 Atkins Ave. #13, Neptune, NJ 07753-5171
518499766 Barclaycard, c/o Card Services, PO Box 13337, Philadelphia, PA 19101-3337
518499770 Barclaycard, PO Box 8801, Wilmington, DE 19899-8801
518499771 +Barron Emergency Phusicians, P.O. Box 7418, Philadelphia, PA 19101-7418
518499772 +Barron Emergency Phys, c/o AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
518499772 +Barron Emergency Phys. at Jersey Shore, c/o Reimbursement Technologies Inc., PO Box 7418, Philadelphia, PA 19101-7418
518499773 +Breg, Inc., PO Box 844628, Dallas, TX 75284-4628
518499779 +Care Centrix, 20 Church Street, 12th Floor, Hartford, CT 06103-1248
518499780 Carecredit, c/o Encore Receivable Mngmt Inc., 400 North Rogers rd., PO Box 3330, Olathe, KS 66063-3330
518499783 +Court Officer George Herbert, PO Box 181, Avon by the Sea, NJ 07717-0181
518499788 +Dr. Angelo T. Scotti, MD, Little Silver Commons, 180 White Rd., Suite 211, Little Silver, NJ 07739-1166
518499789 #+Dr. John E. Herbster DMD LLC, 2517 Hwy 35, Ste. B-205, Manasquan, NJ 08736-1923
518500716 +Edward Bauer, 40 Riva Blvd., Brick, NJ 08723-7978
518499790 Excel Urgent Care of NJ LLC, 484 Temple Hill Rd., Ste. 104, New Windsor, NY 12553-5529
518499794 +First Financial FCU, 391 Rte 9 North, Freehold, NJ 07728-8562
518499795 Hackensack Meridian Health Phys. Billing, PO Box 419801, Boston, MA 02241-9801
518499796 +Household Bank (SB), P.O. Box 703, Wood Dale, IL 60191-0703
518499798 Household Bank (SB)/Worldwide Asset Purc, c/o Goldman & Warshaw PC, 34 Maple Ave., ste. 101, PO Box 106, Pine Brook, NJ 07058-0106
518499805 +JCP Credit Card, c/o NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
518499806 JCP/Synchrony Bank, c/o Firstsource Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
518499810 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771
(address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687)
518499800 +Jason M. Aptaker, DMD, 2517 Highway 35, Suite B, Manasquan, NJ 08736-1923
518499812 +Jersey Shore OP-Meridian Healthsys, 425 Jack Martin Blvd, Brick 08724-7732
518499813 Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
518499814 #+John E. Herbster DMD LLC, 2517 Hwy 35, Ste. B-205, Manasquan, NJ 08736-1923
518499815 +Joshua A. Stiers, Esq., Stenger & Stenger, PC, 2618 East Paris Ave, Grand Rapids, MI 49546-2458
518499816 +Law Offices Michael A. Katz, Esq., 382 Springfield Ave., Ste. 217, Summit, NJ 07901-2707
518499818 +Metpark II, LLC, 9 Airport Rd., Morristown, NJ 07960-4656
518499819 +Monmouth County Superior Court, Special Civil Part - DC-000807-19, 71 Monument Park, Freehold, NJ 07728-1747
518499821 +Monmouth County Superior Court, Special Civil Part - DC-015725-06, 71 Monument Park, Freehold, NJ 07728-1747
518499820 +Monmouth County Superior Court, Special Civil Part - DC-018290-07, 71 Monument Park, Freehold, NJ 07728-1747
518499822 Myriad Emerg Phys LLC, PO Box 7418, Philadelphia, PA 19101-7418
518499824 NJ Division of Motor Vehicles, Motor Vehicle Commission, PO Box 403, Trenton, NJ 08666-0403
518499823 +Neptune Municipal Court, 25 Neptune Blvd, Neptune, NJ 07753-4814
518614114 Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518499826 +Plover Inpatient Services LLC, PO Box 38024, Philadelphia, PA 19101-0706
518499827 +Providian National Bank, c/o Portfolio Recovery Assoc. LLC, 192 Ballard Ct., Ste. 305, Virginia Beach, VA 23462-6538
518499828 +Providian National Bank/Portfolio Recove, c/o Ragan & Ragan PC, 3100 Rte. 138 West, Brinley Plaza, Bldg. One, Belmar, NJ 07719-9020
518499829 +Radius Global Solutions, PO Box 390915, Minneapolis, MN 55439-0911
518499830 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245)
518499834 +Synchrony Bank, c/o Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
518499837 Synchrony Bank, c/o MCM, PO Box 51319, Los Angeles, CA 90051-5619
518499838 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409)
518499839 +Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
518517603 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518499843 +US Department of the Treasury, Bureau of the Fiscal Service, PO Box 830794, Birmingham, AL 35283-0794
518499842 +United States Small Business Admin, 2 North 20th Street, Ste. 320, Birmingham, AL 35203-4002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 23 2020 23:37:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 23 2020 23:37:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 92

Date Rcvd: Apr 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518499763 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:08 Amazon, c/o Synchrony Bank,
PO Box 960013, Orlando, FL 32896-0013

518499764 +E-mail/Text: egssupportservices@alorica.com Apr 23 2020 23:37:35 Amazon/Synchrony Bank,
c/o EGS Financial Care Inc., PO Box 1020, Dept 806, Horsham, PA 19044-8020

518499767 +E-mail/Text: bkynotice@harvardcollect.com Apr 23 2020 23:37:58 Barron Emerg Phys,
c/o Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave., Chicago, IL 60630-2534

518499768 +E-mail/Text: bankruptcydepartment@tsico.com Apr 23 2020 23:37:50
Barron Emerg Phys/Pendrick Capital Partn, c/o Transworld Systems Inc.,
500 Virginia Dr., Ste. 514, Fort Washington, PA 19034-2733

518499769 E-mail/Text: dee@pendrickcp.com Apr 23 2020 23:37:45 Barron Emerg Physicians,
c/o Pendrick Capital Partners LLC, 1714 Hollinwood Dr., Alexandria, VA 22307-1926

518499774 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 23 2020 23:32:46 Capital One,
15000 Capital One Dr, Richmond, VA 23238

518499775 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 23 2020 23:32:47 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518499776 +E-mail/Text: kristin.villneauve@allianceoneinc.com Apr 23 2020 23:36:53
Capital One Bank (USA) N.A., c/o AllianceOne, 4850 Street Rd., Ste. 300,
Feasterville Trevose, PA 19053-6643

518499777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 23 2020 23:32:47
Capital One Bank (USA) N.A., PO Box 6492, Carol Stream, IL 60197-6492

518513953 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 23 2020 23:43:24
Capital One Bank (USA) N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518499778 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:07 Carcredit, c/o Synchrony Bank,
PO Box 960061, Orlando, FL 32896-0061

518499781 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:07 CareCredit, P.O. Box 960061,
Orlando, FL 32896-0061

518499782 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:32:40 Carecredit, c/o Synchrony Bank,
PO Box 965033, Orlando, FL 32896-5033

518499784 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 23 2020 23:32:52 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873

518499785 +E-mail/Text: bncnotices@stengerlaw.com Apr 23 2020 23:36:58
Credit One Bank N.A./LVNV Funding, c/o Stenger & Stenger PC, 2618 East Paris Ave. SE,
Grand Rapids, MI 49546-2454

518499786 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 23 2020 23:32:56
Credit One Bank N.A./Resurgent Capital, c/o LVNV Funding, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497

518499787 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 23 2020 23:31:05 Credit One Bank NA,
c/o Resurgent Capital Services, PO Box 10466, Greenville, SC 29603-0466

518499791 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 23 2020 23:37:49 Fingerhut,
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250

518499792 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 23 2020 23:37:49 Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

518499793 E-mail/Text: nculp@firstfcu.com Apr 23 2020 23:37:53 First Financial FCU, PO Box 1172,
Toms River, NJ 08754-1172

518499797 E-mail/Text: RMOpsSupport@alorica.com Apr 23 2020 23:37:34 Household Bank (SB),
c/o Worldwide Asset Purchasing LLC, 9911 Covington Dr., Las Vegas, NV 89144

518499799 E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 23 2020 23:37:09 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

518499802 +E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:08 JC Penneys, c/o Synchrony Bank,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

518499801 +E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:10 JC Penneys, c/o Synchrony Bank,
Po Box 965007, Orlando, FL 32896-5007

518499803 E-mail/Text: bknotice@ercbp.com Apr 23 2020 23:37:32 JC Penneys/Synchrony Bank, c/o ERC,
PO Box 23870, Jacksonville, FL 32241-3870

518499804 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:08 JCP, c/o Synchrony Bank,
PO Box 960090, Orlando, FL 32896-0090

518499807 +E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:08 JCPenney, P.O. Box 960001,
Orlando, FL 32896-0001

518499808 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:30:53 JCPenney Credit Card,
c/o Synchrony Bank, PO Box 965009, Orlando, FL 32896-5009

518499809 E-mail/PDF: gecsedirecoverycorp.com Apr 23 2020 23:29:08
JCPenny Credit Services/Synchrony Bank, c/o Advanced Call Center Technologies LL,
PO Box 9091, Johnson City, TN 37615-9091

518499811 +E-mail/Text: bankruptcy@certifiedcollection.com Apr 23 2020 23:37:24
Jersey Shore OP-Meridian Healthsys, c/o Certified Credit & Collection Bureau, PO Box 1750,
Whitehouse Station, NJ 08889-1750

518609638 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 23 2020 23:32:54 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518499817 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 23 2020 23:43:22 LVNV Funding, LLC,
P.O. Box 10497, Greenville, SC 29603-0497

518597688 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 23 2020 23:37:30 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN MI 48090-2011

518499825 +E-mail/Text: bankruptcy@oliphantfinancial.com Apr 23 2020 23:37:31 Oliphant Financial LLC,
2601 Cattleman Rd., Ste. 300, Sarasota, FL 34232-6231

518586830 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 23 2020 23:32:52
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

518499832 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 23 2020 23:32:53 Synchrony Bank,
c/o Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502-4952

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 92

Date Rcvd: Apr 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518499836	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 23 2020 23:31:02	Synchrony Bank,
	c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952	
518499831	+E-mail/Text: bankruptcydpt@mcmcg.com Apr 23 2020 23:37:30	Synchrony Bank,
	c/o Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709	
518501519	+E-mail/PDF: gecsed@recoverycorp.com Apr 23 2020 23:29:08	Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
518499835	+E-mail/PDF: gecsed@recoverycorp.com Apr 23 2020 23:29:08	Synchrony Bank, Po Box 960061,
	Orlando, FL 32896-0061	
518499833	+E-mail/Text: bankruptcydpt@mcmcg.com Apr 23 2020 23:37:30	Synchrony Bank, c/o MCM,
	2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709	
518499840	+E-mail/Text: birminghamtops@sba.gov Apr 23 2020 23:37:44	U.S. Small Business Admin,
	801 Tom Martin Dr., Ste. 120, Birmingham, AL 35211-6424	
518499841	E-mail/Text: birminghamtops@sba.gov Apr 23 2020 23:37:44	United States Small Business Admin,
	PO Box 740192, Atlanta, GA 30374-0192	

TOTAL: 45

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2020 at the address(es) listed below:

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TOTAL: 5